Financial assistance for rehabilitation of SSI units in Gujarat

2462. SHRI AHMED PATEL: Will the Minister of FINANCE be pleased to state:

(a) the role of Commercial Banks and Small Industries Development Bank of India (SIDBI) in providing finance for setting up, modernization and rehabilitation of SSI Units in Gujarat during the last three years; and

(b) the details thereof year-wise and Bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) and (b) Small Industries Development Bank of India (SIDBI) extends financial assistance to small-scale sector for setting up new projects, and for modernization and diversification of existing projects through direct and indirect finance schemes, which are in operation on an all-India basis including the State of Gujarat. In addition to SIDBI's efforts, commercial banks also provide finances to SSI Units in Gujarat.

The information system maintained by Reserve Bank of India does not generate data on finance provided by banks for setting up of SSI Units. However, the amount outstanding against SSI Units in the books of scheduled commercial banks in the State of Gujarat for the last three years ended March 1998, 1999 and 2000 are given in the Statement attached. (*See* below) The details of assistance provided by SIDBI is as under:

ASSISTANCE (Direct and Indirect) BY SIDBI IN GUJARAT

(Rs. Crores)

Year	No. of Units	Amount Sanctioned	Amount Disbursed
1998-99	2004	679.46	423.03
1999-2000	1726	698.21	417.35
2000-01	741	473.09	369.45

As regards rehabilitation, RBI has issued detailed revised guidelines to all Banks on 16th January 2002 for detection of sickness at an early stage and taking remedial measures and for rehabilitation of sick SSI Units identified as potentially viable.

Statement

Details of amount outstanding against SSI units in the books of scheduled commercial banks in Gujarat for the last three years ending March 1998, 1999 and 2000

(Amount in Rs. 000'S)

Name of the Bank	1998		1999		2000	
	No. of A/cs.	Amount Out-standing	No. of A/cs.	Amount Out-standing	No. of A/cs.	Amount Out-standing
1	2	3	4	5	6	7
State Bank of India	10289	3469200	11501	6219500	11598	6164200
State Bank of Bikaner & Jaipur	38	44696	39	36449	35	59558
State Bank of Hyderabad	24	11268	70	22699	101	30515
State Bank of Mysore	2	603	4	614	10	2538
State Bank of Patiala	21	13189	23	13876	26	14419
State Bank of Saurashtra	20555	4996317	19054	4804755	14241	7179473
State Bank of Travancore	20	3347	30	13123	23	38213
State Bank of Indore	156	116552	203	152693	190	154394
Bank of Baroda	14405	6967864	14363	6804919	17715	6839892
Allahabad Bank	249	85496	272	86140	235	46690
Bank of India	5536	2216619	5408	2042500	4543	2168603
Bank of Maharashtra	306	74424	453	92651	478	91003
Canara Bank	863	544608	849	655844	750	571800
Dena Bank	7066	1964498	7059	3380200	3739	3291700
Indian Bank	377	169119	638	172283	358	181805
Indian Overseas Bank	727	165377	627	221835	656	244698
Central Bank of India	2858	922470	3403	947200	3510	927200
Union Bank of India	2869	1671387	2850	1610423	2701	1626449

1	2	3	4	5	6	7
Punjab National Bank	3311	795121	3127	899474	2669	991080
United Bank of India	141	22896	125	24543	93	2117
UTI Bank	4	89565	1	30000	1	33800
Global Trust Bank	1	24766	1	25245	1	49672
Indus Ind Bank	21	603360	21	603360	21	603360
ICICI Bank	32	322634	26	501414		
UCO Bank	242	71365	211	75920	172	84060
Int.Nat.Neder-Nanden BK	1	75000	1	47420		
Dresdner Bank AG	4	43033	6	190432	4	182364
Syndicate Bank	670	114805	684	196646	717	247418
Development Credit Bank	126	139909	118	143121	90	34037
Bank of Punjab Limited	2	3123	2	3982	1	3687
IDBI Bank	4	149584	13	326547	12	311660
SBI.Comm&Int. Nat.Bank	7	84647	6	69946	5	71003
Andhra Bank	105	116748	120	124120	110	18253
Bank of Madura	100	112611				
Bank of Rajasthan	35	40160	39	46843	39	40867
Corporation Bank	581	511187	594	624095	548	766142
Catholic Syrian Bank	20	8833	32	10651	28	15037
Karur Vysya Bank	41	38665	51	413137	54	72832
Lakshmi Vilas Bank	9	24351	27	73319	66	141536
Oriental Bank of Commerce	782	954879	727	1061983	748	1064093
Sangli Bank	13	4710	8	3390	6	3194
Tamil Nadu Merc. Bank	39	29487	45	21922	45	21202
Federal Bank	54	27933	76	71750	39	30003
Punjab & Sind Bank	70	12765	58	13664	53	13427
Karnataka Bank	50	87729	36	68044	27	42070
Bharat Overseas Bank	27	61694	21	64309	16	6747
South Indian Bank	14	66985	32	68824	26	66680
Vijaya Bank	393	141970	441	193357	446	219048
Jammu & Kashmir Bank	4	2126	4	4058	7	19752

1	2	3	4	5	6	7
United Western Bank	90	95036	102	109720	125	117631
Bank of Tokyo	2	8083	2	7717		
Grindlays Bank	14	912780	12	884220	8	877145
Bank of Oman	1	10544				
Bank of Nova Scotia	2	3066	2	6128	2	7954
Societe Generale	1	100000	1	100000	1	100000
Bank Int.Nat. Indonesia	—	—	1	49495	1	44742
Fuji Bank	—	—	1	29700	3	159400
City Union Bank	—	—	2	4445	7	9075
Nedungadi Bank	—	—	16	41532	11	78574
Dhanalakshmi Bank	—	—	2	5108	36	12346
Bank of Tokyo	—	—	2	7717		
Banque Nat.De Paris	—	—	4	9217	5	160160
Citi Bank	—	—	29	509886	1	400000
Banca Comm.Italiana	—	—	—	—	4	182364
HDFC Bank	—	—	—	—	2	300000
HSBC	—	—	—	—	1	9048
Mitsui Bank	—	—	—	—	2	326900
European Asian Bank	—	—	—	—	8	35366
Total :	73590	31313268	73403	35036420	67170	37628025

Rate of interest on Long Term Deposits

2463. SHRI NANA DESHMUKH: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news-item captioned "senior citizen get a raw deal from Sinha" which appeared in The Hindustan Times on 11th March, 2002;

(b) if so, whether the reduction in the rate of interest on long term deposits to take care of old age requirement of Senior Citizens had made the plight of retired life more miserable;